

## *Benefits at Termination*

<b>Coverage Type</b>	<b>Date Coverage Ends</b>	<b>Options for Continuation</b>	<b>Process</b>	<b>Helpful Information</b>
Medical Coverage	Last Day of Employment	<p>COBRA</p> <p>You may continue Medical Coverage as long as you continue to meet the eligibility requirements</p> <p>Displaced Worker Medical Benefits Program continuation <b>may</b> apply.</p> <p>Retiree Medical Plan coverage <b>may</b> apply if retirement eligibility criteria are met.</p>	<p>Use your COBRA Notification form to elect continuation of coverage</p> <p>The COBRA Notification Form provides the election timeframe and cost to continue coverage. You must adhere to the time frames indicated or you will not be able to continue your coverage under COBRA.</p> <p>Return the completed COBRA election form and initial payment to the Fermilab Benefits Office. Once an election form and payment are received, your coverage is reinstated retroactively to the date your coverage ended (no lapse in coverage).</p> <p>Coverage is not activated until premium payment is received and processed.</p>	<p>You are responsible for submitting the required monthly premium payment. You will not receive a monthly billing statement.</p> <p>You may have your premiums automatically deducted from your checking or savings account by completing and submitting the Automatic Withdrawal Authorization Agreement.</p> <p>Premium information is provided on the accompanying cost sheets –special rates and rules apply to displaced workers medical benefits.</p>
Dental Coverage	Last Day of Employment	<p>COBRA</p> <p>You may continue Dental Coverage for a period of 18 months as long as you continue to meet the eligibility requirements</p>	<p>COBRA Process is the same as for Medical coverage.</p>	<p>The same Helpful Information as the medical plan applies.</p> <p>Premium information is provided on the accompanying cost sheet.</p>
Flexible Spending Accounts	Last day of employment	<p>COBRA</p>	<p>COBRA Process is the same as for Medical and Dental coverage.</p>	<p>Reimbursement Requests may be submitted within 120 days of the end of the plan year (December 31) for expenses incurred prior to coverage termination date.</p>
Long Term Disability	Last Day of Employment	<p>None</p>		
Life Insurance	Last Day of Employment	<p>Conversion</p> <p>Portability</p>	<p>Conversion and Portability forms will be provide upon termination of employment.</p>	<p>You may continue coverage without evidence of insurability if you apply for</p>

			Completed forms must be returned directly to CIGNA.  Cost information is contained on the conversion and portability forms.	coverage within 31 days of termination of coverage.  Coverage continuation under the portability provision end at age 70.
Long Term Care	Last Day of Employment	May be continued as an individual plan	You are responsible for contacting CNA and making premium payment arrangements.	
Retirement Plans	Last day of employment	No continuation of contributions.  403(b) will not be deducted from severance (if applicable).  403(b) may be deducted from final pay and lump sum vacation if so elected.  401(a) contribution will be made for vacation and final pay.		TIAA-CREF and Fidelity provide onsite retirement counseling sessions.  You may schedule additional appointments by contacting TIAA-CREF and Fidelity directly.